Research proposal On

Effect of consumer complaint intention on consumer trust and retention with reference to retail sector

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1.Topic

To study the effect of consumer complaint intention on consumer trust and retention with reference to retail sector.

2.Rationale

Firms consider complaint intention of the consumer's as critical to the firm's success. But if these complaints are handled well, they can definitely lead to consumer trust and consumer retention. Also from the previous literature it has been found that those consumers who have experienced a problem and complained and also got satisfied with it are the one's who have greater trust in the company and retention then the one's who never had a service failure. The whole idea behind the research is that complaining intention of the consumer's should be encouraged by the company and should not be considered critical. These are the opportunities which firms can take advantage of, by turning dissatisfied customers to satisfied. These customers will themselves become a loyal member of the firm and will also spread a positive word of mouth to other customers, increasing firm profitability .Effect of such customers would be greater than those who never experienced a service failure.

3.Objective

1. To study consumer behaviour in retail industry by establishing the nature of relationship between the variables, Customer complaining intention, customer retention and customer trust.

2.To identify as to what extent moderating variables, customer past experience with the firm and customer comfort govern this relationship.

3. Measuring Customer involvement at different levels (High, medium and low level) in three retail categories and hence identifying its role in establishing the relationship. To determine as to how different involvement levels affect the existing relationships in the model.

4.Literature review

Firms can increase their customer retention rate and minimize negative word of mouth if they are able to effectively deal with consumer dissatisfaction resulting from purchase (Tax et al, 1998). It has been found that Dissatisfied consumer quote their negative experience on an average to about nine other persons resulting in 10-15% loss to the company (TARP,1981). Rather than complaining most dissatisfied consumers either do negative word of mouth or exit (TARP,1986). Hence its essential for the firms to encourage complains from the consumers and identify the causes of dissatisfaction. This would help build good relationship with the customers. It costs more to acquire new customers rather than keeping the existing ones (Reichheld & Teal, 1996). However it has also been found that sometimes customers may complain unnecessarily without any reasonable problem. This may result from consumer's desire to seek gain in the form of compensation, to get sympathy from other customer's observing them etc (Reynolds & Harris,2005). However that is beyond the scope of this research.

According to the theory of Planned Behaviour (Ajzen, 1985) Intentions represent a person's motivation in the sense of his/her conscious plan or decision to exert an effort to perform the behaviour. Behavioural intention, in return, is a function of three factors: the person's attitude toward an act; a general subjective norm concerning the performance of an act; and the perceived control over a particular act. This study focuses on the intention to complain rather than on the actual complaining behaviour. Chiu et al. (1988) argued that the propensity to complain is the likelihood that consumers would register a complaint in a generalized complaint situation with a given level of dissatisfaction; while complaint behaviour itself is an expression of consumer discontent with a particular product in a specific situation. In other words, complaint behaviour is quite situational.

Consumer complaints are very useful forms of consumer-initiated market information that can be used to make strategic and tactical decisions (Kasouf et al., 1995). Appropriate responses to complaints can prevent customers from switching (Fornell and Wernerfelt, 1987). One of the benefits of complaining is that it gives dissatisfied consumers the chance to vent their unhappiness (Kolodinsky and Aleong, 1990; Kowalski, 1996; Richins, 1980). Halstead and Page (1992) argued that reduction of dissatisfaction due to complaining is

responsible for the positive relationship between complaining and repurchase intention.(Halstead & Page, 1992).

TARP (1979) studies, reported that, even when complaints were not resolved satisfactorily, customers who complained experienced higher levels of repurchase intention compared to those who did not complain at all. The more intensely a customer complains, the greater are the increases in satisfaction and product evaluation likely to be. (Nyer, 2000) . Complaining increases long term satisfaction with a firm by encouraging consumers to vent out their dissatisfaction. Those consumers who have a more positive attitude towards complaining more likely to exhibit complain intention and less likely to engage in negative word of mouth and exit behaviour.

A study by Oh (2004) categorises complain intention into following types : exit intention (never use a service again in future), negative word of mouth intention (tell others about the dissatisfaction), direct voice intention (to complain directly in case of dissatisfaction), indirect voice intention (to complain indirectly through e –mail, complain cards etc.) and third party intention (seeking action through agencies not directly involved in the transaction).

Complaining intention- Customer trust & Retention relationship

All organizations which desire to stay competitive need to have optimum level of service quality, promoting customer satisfaction (Hu, Kanadampully & Juwaheer, 2006). High level of service quality builds trust among the consumers (Bitner,1990). Highly satisfied customers recommend the firm to others (Parasuraman et al, 1991). High level of quality lead to high level of customer retention which in turn make the firm profitable (Fornell, 1992). Consumer's trust in the firm encourages them to pay repeat visits and buy more from the firm. Also they lower the firm's cost of attracting new customers through their positive word of mouth (Homburg, Koschate & Hoyer,2005). It has also been found that keeping a customer is 10 times cheaper than attracting a new one (Heskett, Sasser, & Hart, 1990) Complain intentions exists as one of the dimension of customer loyalty and its presence indicates existence of loyalty of one party towards the other (Zeithaml, Berry & Parasuraman,1996). Loyal customers show repeat purchase intention and give valuable suggestions to the firm through their complaint behaviour (Reichheld & Sasser, 1990) The best practise for keeping the customers loyal to the firm is to solve their problem in a desirable manner.

It has been found that Complainers are more likely to have repeat purchases with higher levels of loyalty (Eccles and Durand, 1998). Day et al. (1981) stated that non-complainers may damage potential customers in information dissemination of dissatisfaction. How to encourage non-complainers to voice their opinions remains a challenge for service providers. Complaining customers are among the most loyal customers. This argument is further strengthened by the fact that customers who complain are more likely to make repeat purchase even if their complaints are not handled satisfactorily (Eccles & Durand, 1998).

If the problem is resolved customers will tell even more people about this successful recovery than if they had received good service in the first place. Overall, customers will tell five of their closest acquaintances about the way their incident was recovered, whereas if customers receive good service initially, they will only inform three. The reason why customers are more likely to say positive things after a problem has been recovered, is best explained by a psychological principle called reciprocity. People like to return favours when something nice has been done for them. It is therefore through this reciprocity principle that firms can look to increase customer loyalty, especially as the individual knows the company will go out of its way to ensure the situation is resolved.

Complaining intention – prior experience relationship

In case of dissatisfaction during purchase, consumers go for Complaining to the firm. Consumers experience in past regarding complaint handling by the firm can influence their future orientation towards the firm (Singh & Wilkes, 1996). Consequently they assume complaining to be beneficial for them and not a mere wastage of time (Kim et al, 2003).Customers who have complained, have faced service problems and dealt with the employees. On the basis of their past experience, their likelihood of reusing the service and recommending to others will differ from those customers who have never complained (Kau & Loh, 2006). New customers of a firm are more likely to complain in case of a service failure, since they did not have any previous good experience with the firm. Whereas existing customers who have had a good relationship with the firm will be less inclined towards complaining in case of a service failure. However it's also true that the existing customers have more expectations from the firm if

they complain. This decides the long term relationship or customer retention of a firm (Stone,2011). Prior experience of the consumers influence their attitude towards complaining which in turn influences consumer complain intention. (Kim et al, 2003).
Customer's past positive experiences with the service of a firm affects their future repurchase behaviour. "Customer's never forget , but they forgive and rebuy". If a customer does rebuy after a negative service experience, occurrence of a second negative experience will completely eliminate any good feelings for the firm, because consumer's repurchase intentions do not last longer in memory (Stone,2011).

The level of information and complaining experience favours complaining among the customers (Singh and Wilkes, 1996) and even influences the way complaints are presented and how effective they are (Martin, 1991). There is scanty empirical evidence for the moderator effect of previous experience with the company in the formation of complaining behaviour (Singh and Wilkes, 1996). Consumers with no previous experience of the product or service will have more complaining intentions after an unsatisfactory experience, as their evaluations will be less prepared and they will be less committed to the supplier (Velazquez et al, 2009). If a customer is visiting a restaurant for the first time and he experiences dissatisfaction then his complaining intentions would be greater than the one who had some previous experience of dissatisfaction with the same restaurant. So we can say that absence of previous experience increases the likelihood of complaining intention among the consumers (Velazquez et al, 2009). Studies have been done to establish the effect of previous experience on the formation of loyalty (San Martin et al, 2008) and repurchase intentions (Tam, 2008).

A complain made by the customer should be treated as an opportunity by the firm (Michel, Bowen & Johnston, 2008). Complaint handling process should be fast and easier for customer to complain, resulting in service reuse and positive recommendation to others.

Complaining intention - Customer comfort relationship

Customer comfort has been defined as "A psychological state wherein a customer's anxiety concerning a service has been eased, and he or she enjoys peace of mind and is calm and worry free concerning service encounters with the provider" (Spake et al,2003). Comfort is linked to consumer's perceived risk. It has also been found related to increase in level of trust, commitment, satisfaction and complain intention (Spake et al, 2003). Butcher et al (2001) define customer comfort as " A feeling of anxiety or relaxation arising from the social interaction with the service employee.". Paswan and Ganesh (2005) simply regard it as "the level of comfort during interpersonal social interaction.". Increase in customer comfort leads to increase in customer satisfaction (Paswan& Ganesh,2005).During a service encounter increased customer comfort level with the front line employee make them feel quite relaxed and respected (Schneider & Bowen,1999). This in turn leads to increased customer satisfaction. Customer Comfort has also been found to increase customer's overall evaluation of service quality and spreading of positive word of mouth(Lloyd & Luk, 2011).

Paswan & Ganesh (2005) have given a term- Interaction Comfort. It refers to the inter personal social interaction with unfamiliar people of different cultures. A higher level of cross cultural interaction comfort with the service provider results in higher level of trust with the service provider and encourages repeat purchase behaviour (Bourke, 2000). Such consumers are also likely to recommend their service provider. Bitner (1995) says that increase in customer comfort leads to increased customer retention. More is the level of comfort with the service provider, more is the trust in the service provider. Trust is a result of comfort and has a special importance in the field marketing (Witkowski and Thibodeau 1999). Increased comfort also increases commitment for the service provider (Witkowski and Thibodeau 1999). Higher is the level of comfort, higher is the self disclosure. Self disclosure means ability of the customer to openly complain to the service provider even if they had a negative experience, hence maintaining relationship with the service provider (Spake et al. 2003). So we can say that complaint intentions are enhanced when coupled with customer comfort , hence leading to increased customer trust and customer retention.

Customer complaining intention -Customer involvement relationship

More is the level of involvement of a customer with a product, service or an experience, more wiling they would be to sacrifice resources such as time, money or effort to complain about a negative experience (Lau & Ng,2001). On the other hand if the level of involvement is low , customers are not much likely to report about the negative incident (Chebat et al, 2005). If the dissatisfaction from the negative experience is high customers may complain even under low involvement situation. In case of high involvement situation even a small amount of dissatisfaction can trigger a complain from the customers (Sharma et al, 2010). Whereas Beatty, Kahle & Homer (1988) say that customers highly involved with the retail organization are more loyal. Even if such customers become dissatisfied at some point of time, they may still continue with the retail organization due to their resistance to change the service provider due to involvement.

5.Research Design

Model

The model proposed is a one stage model .The complaint intention

(independent variable) leads to consumer trust and consumer retention

(2 dependent variables).

Consumer past experience

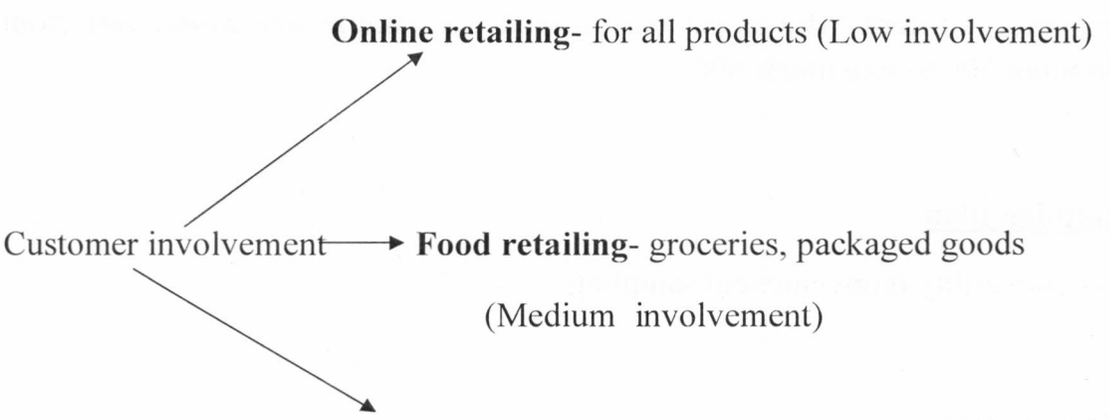
Consumer comfort

Complain intention ⟶ Consumer trust

⟶ Consumer retention

This relationship is tested in the presence of 2 moderators : Consumer comfort and customer past experience. So eventually both these moderators also work together at single stage of the model.

Customer involvement is the situation tested in three different scenarios (depending on the level of involvement of the consumer with the product/ service) at three different involvement levels of the retail sector. Following are the three different retail scenarios:


Online retailing- for all products (Low involvement)
Customer involvement
Food retailing- groceries, packaged goods
(Medium involvement)

Non food retailing- apparels, accessories, specialty goods (High involvement).

The nature of the study is descriptive.

The respondents (target population) selected for the study are students of Business Schools of Ahmadabad in the age group of 20-30 years. The students would be approached personally and asked to fill the questionnaire. Students would be asked to remember any service failure incident that occurred to them recently or would be asked to imagine any service failure situation occurring to them. On that basis asking them to give responses to the questionnaire in terms of their complaint intention they had taken or would have taken in that situation.

On the basis of their level of involvement, respondents would be asked to remember service failures in the abovementioned three retail categories.

Sample Size

The sample size chosen for the study would be decided on the basis of the thumb rule i.e 10 -20 times the number of items in the questionnaire. 30 items or 30 questions are decided to be taken in the questionnaire. Number of items together in the existing scales exceed much beyond 30. So what items needs to be taken is still undecided. Expert opinion method would be followed to decide the number of items. But as per our estimate our sample size would vary from minimum 300 to maximum 600.

Sampling plan

Non probability (convenience) sampling

6.Hypotheses

H1 : Complaining intention is positively related to consumer trust

In the presence of Customer experience as a moderator complaining intention will have a greater (positive) effect on customer trust. Hence the following hypothesis is given:

H1a : In the presence of customer past experience Complaining intention will have a greater(positive) effect on consumer trust

In the presence of customer comfort as a moderator complaining intention will have a greater (positive) effect on consumer trust. Hence the following hypothesis is given:

H1b: In the presence of customer comfort complaining intention will have a greater (positive) effect on customer trust.

H2: Complaining intention is positively related to customer retention

In the presence of Customer experience as a moderator complaining intention will have a greater (positive) effect on customer retention. Hence the following hypothesis is given:

H2a: In the presence of Customer experience complaining intention will have a greater (positive) effect on customer retention.

In the presence of Customer comfort as a moderator complaining intention will have a greater (positive) effect on customer retention. Hence the following hypothesis is given:

H2b: In the presence of Customer comfort complaining intention will have a greater (positive) effect on customer retention.

7.Tools for Data Collection

To measure all the variables, previously existing well defined scales were used. The questionnaire is a mix of likert type and semantic differential type scales/ questions.

To measure complaining intentions items were adopted from a five point likert scale given by (Oh,2005). Types of complaining intentions measured are: Exit intention, negative word of mouth intention, direct voice intention, indirect voice intention and third party complaint intention.

Customer trust here refers to the trust of the customer in terms of organizational support and services. Scale given by (Santos & Fernandes, 2008) is used to measure customer trust. Trust is measured in terms of Interpersonal fairness, procedural fairness, distributive fairness, satisfaction with the recovery service, consumer trust in management policies& practises (measured on a five point likert scale), Consumer trust in frontline employees ,perceived value (measured on a five point semantic differential scale) and positive word of mouth(measured on a five point likert scale).

Customer retention is measured by a 7point likert scale, intention-to-use scale given by (Garbarino & Johnson,1999)

A multi item semantic differential scale given by (Spake, Beatty, Brockman & Crutchfield, 2003) was used to measure customer comfort.

Customer experience here is measured in terms of overall customer experience of the customer with the company.(Maklan & Klaus, 2011) have given EXQ Scale to measure customer experience. This 7-point likert scale would be used to measure following dimensions of customer experience : Peace of mind, moments of truth, Outcome focus, Product experience and customer satisfaction.

8.Tools for Data Analysis

Use of Software- SPSS would be done to measure the relationship between the variables. To test the effect of an independent variable on two dependent variable we would be using stepwise regression.

A moderator variable is a variable if whose value changes then there are changes in the relationship between the other two variables. Relationship between the two variables is dependent upon the value of the moderator variable (Romero & Anderson, 1994). Moderated Multiple Regression (MMR) strategy would be used to test the interaction between an independent variable and a moderator variable to predict the value of a third variable.

9.Implications

1. Make the retail firms and their employees (managers, front line, sales staff etc.) realize the importance of consumer complaints and understand the seriousness of complaint handling.
2. To understand how complain intentions of the customer can increase customer retention and customer trust.
3. To change the firm orientation from merely attracting customers to customer retention (by paying attention to their complaining responses) as customer retention carry more monetary and cost benefits than customer attraction.

4. To understand that ignorance of customer complaints can result in customer loss which is a major loss to the firm.

5. Put greater emphasis on creating a good experience for the customer both in terms of service as well as effective response towards customer complaining.

6. Realising the importance of customer- employee interaction which can enable the employees to better understand customer and promote customer comfort enabling repurchase and trust.

7. Understanding that customer involvement varies for different retail categories and customer complaints needs to be dealt differently for each.

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